

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lisa Marie Connelly
Debtor

Case No. 11-08003-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Apr 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2017.

db +Lisa Marie Connelly, 3637 Roser Road, Glen Rock, PA 17327-8128
3992920 +CRAIG S. SHARNETZKA, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4006912 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
3992930 +EMC MORTGAGE CORP., P.O. BOX 141358, IRVING, TX 75014-1358
3992929 +EMC MORTGAGE CORP., 800 STATE HIGHWAY 121 BYPASS, LEWISVILLE, TX 75067-4180
3992932 +GREGORY JAVARDIAN, ESQ., 1310 INDUSTRIAL BOULEVARD, 1ST FLOOR, SUITE 101, SOUTHAMPTON, PA 18966-4030
4061305 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907
3992919 +LISA MARIE CONNELLY, 29 HIGH STREET, GLEN ROCK, PA 17327-1222
4000021 +Midland Credit Management Inc., 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
3992922 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
3992921 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4116032 +U.S. Bank National Association, as Trustee et al, JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009
4116126 +U.S. Bank National Association, et al, Chase Records Center, Attn: Correspondence Mail, Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4023232 EDI: BANKAMER2.COM Apr 11 2017 18:58:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
4016609 +EDI: OPHSUBSID.COM Apr 11 2017 18:58:00 CANDICA, LLC, CO WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3992924 EDI: CAPITALONE.COM Apr 11 2017 18:58:00 CAPITAL ONE, P O BOX 85617, RICHMOND, VA 23285-5617
3992925 EDI: CHASE.COM Apr 11 2017 18:58:00 CHASE, CARDMEMBER SERVICE, P O BOX 94014, PALATINE, IL 60094-4014
3992933 EDI: RMSC.COM Apr 11 2017 18:58:00 HOME DEPOT, P.O. BOX 103072, ROSWELL, GA 30076
3992926 +EDI: RCSFNBMARIN.COM Apr 11 2017 18:58:00 CREDIT ONE BANK, P.O. BOX 98873, LAS VEGAS, NV 89193-8873
4019363 +E-mail/Text: bankruptcy@cavps.com Apr 11 2017 18:58:38 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
4019102 EDI: CHASE.COM Apr 11 2017 18:58:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
3992927 EDI: DISCOVER.COM Apr 11 2017 18:58:00 DISCOVER, PO BOX 6011, DOVER, DE 19903
3992928 EDI: DISCOVER.COM Apr 11 2017 18:58:00 DISCOVER, P.O. BOX 3008, NEW ALBANY, OH 43054
3997557 EDI: DISCOVER.COM Apr 11 2017 18:58:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
4042133 EDI: ECMC.COM Apr 11 2017 18:58:00 ECMC, P.O. Box 75906, St. Paul, MN 55175
3992931 EDI: BANKAMER.COM Apr 11 2017 18:58:00 FIA, 4060 OGLETOWN STANTON RD, NEWARK, DE 19713
3992934 EDI: HFC.COM Apr 11 2017 18:58:00 HOUSEHOLD BANK, P.O. BOX 17574, BALTIMORE, MD 21297-1574
3992923 +EDI: IRS.COM Apr 11 2017 18:58:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
3992935 EDI: CBSKOHLS.COM Apr 11 2017 18:58:00 KOHL'S, P.O. BOX 2983, MILWAUKEE, WI 53201-2983
4062812 EDI: PRA.COM Apr 11 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
4299189 +EDI: PRA.COM Apr 11 2017 18:58:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
3992936 EDI: NAVIENTFKASMSERV.COM Apr 11 2017 18:58:00 SALLIE MAE, PO BOX 9500, WILKES BARRE, PA 18773-9500
3992937 +EDI: SEARS.COM Apr 11 2017 18:58:00 SEARS, P.O. BOX 6924, THE LAKES, NV 88901-6924
3992938 +E-mail/Text: BKRMailOps@weltman.com Apr 11 2017 18:58:32 WELTMAN, WEINBERG & REIS CO., LPA, 325 CHESTNUT ST SUITE 501, PHILADELPHIA, PA 19106-2605

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
cr* +PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor J.P. Morgan Chase Bank, N.A. ASwartz@mwc-law.com, ecfmail@mwc-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Craig S. Sharnetzka on behalf of Debtor Lisa Marie Connelly csharnetzka@cgalaw.com, tlocondro@cgalaw.com;hlocke@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.com;kbreyboy@cgalaw.com
ECMC djwilcoxson@ecmc.org
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, et al... bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor U.S. Bank National Association, et al... tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Lisa Marie Connelly**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:11-bk-08003-RNO**

Social Security number or ITIN **xxx-xx-4802**
EIN **-----**
Social Security number or ITIN **----**
EIN **-----**

Order of Discharge

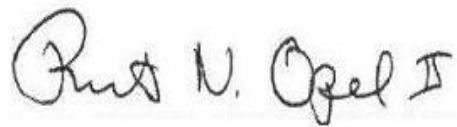
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa Marie Connelly
aka Lisa M. Connelly

By the
court:

April 11, 2017



Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.